



Cost of Living

2024

About WACOSS

The Western Australian Council of Social Service is the peak body for the community services sector in Western Australia and works to create an inclusive, just and equitable society. We advocate for social and economic change to improve the wellbeing of Western Australians, and to strengthen the community services sector that supports them. WACOSS is part of a network consisting of National, State and Territory Councils of Social Service, who advance the interests of people on low incomes and those made vulnerable by the systems that have been put in place.

Acknowledgment of Country

WACOSS respectfully acknowledges the Traditional Owners of Country throughout Western Australia and recognises their continuing connection to land, waters and community. We pay our respects to them, their cultures, and to elders both past and present. We acknowledge the land on which we live and work is, and always will be, Aboriginal land. Sovereignty was never ceded.

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Table of Contents

1. Executive Summary	1
2. Methodology.....	3
2.1. Our model households	4
2.2. Determining household income	5
2.3. Determining household expenditure	5
3. Household Data and Analysis	7
3.1. Single Parent Family	7
3.2. Two Parent Family.....	10
3.3. Unemployed Single	12
3.4. Age Pensioners	14
3.5. Financial Counselling Data	18
4. The Cost of Living in Regional WA.....	21
5. Discussion	25
5.1. A falling standard of living	25
5.2. An unbalanced response to a standards of living crisis	30
6. Recommendations.....	41

1. Executive Summary

For years, WACOSS' Cost-of-Living Report has demonstrated that people on the lowest incomes are struggling, unable to afford life's essentials. Over the past year, this situation has continued, with the financial position of most model households deteriorating (Table 1). Dramatic increases in rental prices have subsumed and outpaced any income growth, leaving low-income families unable to stretch the household budget to cover the cost of basics. Over the past year:

- Weekly expenditure of the model **Single Parent Family** surpassed their income by \$94.12.
- The position of the **Two Parent Family** has dramatically deteriorated. For the first time, the model Two Parent Family's income is insufficient to cover their basic living costs with weekly expenses exceeding their income by \$60.77.
- The **Unemployed Single** is teetering on the edge, with their basic living costs totalling 15 cents more than their weekly income. JobSeeker was increased in September 2023, but fell well short of what was needed for people to cover the basic necessities.
- The model **Age Pensioners (Homeowners)** have \$46.18 left over each week, while the model **Age Pensioners (Renters)** are \$55.25 short each week.

Table 1 | Summary of household financial positions

	Income	Expenditure	Net Position
Single Parent Family	\$1,195.18 ▲	\$1,289.29▲	-\$94.12 ▼
Two Parent Family	\$1,658.56 ▲	\$1,719.33 ▲	-\$60.77 ▼
Unemployed Single	\$434.44 ▲	\$434.59 ▲	-\$0.15 ▲
Age Pensioners (Renters)	\$912.83 ▲	\$968.08▲	-\$55.25 ▼
Age Pensioners (Home Owners)	\$828.30 ▲	\$782.11 ▲	\$46.18 ▼

Note: All estimates of cost and consumption are intentionally conservative and, as a result, likely understate the cost impacts on households. The arrows indicate growth or reduction in values from the previous financial year.

WACOSS is hearing reports from the community that households on moderate and middle incomes are also facing financial hardship, relying on emergency relief services more than ever. Many households have exhausted their savings and are running out of options.

WA renters face unsustainable and unfair rent increases. For many renters, their homes are not safe or healthy but fear of eviction means they cannot advocate for basic repairs or the standards required by law. People are skipping meals, rationing medication, missing medical appointments and are not heating or cooling their homes in an attempt to stretch their weekly budget. Community services, a place where many turn for support, have been underfunded for years and are being forced to cut outreach programs and reduce staff hours. Meanwhile, large corporations have increased their profits significantly compared to pre-pandemic levels. While some families can't put food on the table, Australian supermarkets have posted staggering profits and profit margins.¹

It is clear - our systems are not working for far too many Western Australians, and our community does not have equitable access to life's essentials.

If we are going to build a fairer WA, it is time for urgent action.

In the short term, improving outcomes for households on low income requires the WA Government to invest in *targeted* cost of living relief that directly relieves pressure on the weekly budget. This includes supports that significantly lower the cost of essential items – such as housing, transport, food and utilities – and ensuring that support initiatives are accessible, appropriate, and meaningful.

It is our overwhelming belief, that to achieve better outcomes in the longer term, the WA Government should prioritise investment in the needs of our people over economic growth or budget surpluses.

The economy should serve our people, not the other way around. If significant portions of our community are being left behind while our economy is booming, who is it really booming for?

This year's Cost-of-Living Report outlines the impact of increasing costs on WA households and offers a call to action – asking communities and government to support changes that ensure everyone in WA has access to life's basics. By responding to this call, we can create a WA where all families, communities and individuals can thrive.

¹ The Guardian, [Coles profit surges to \\$1.1bn as shoppers grapple with cost-of-living crisis](#) (August 2024).

The Guardian, [Profit margins at Coles and Woolworths were in line with major overseas supermarkets in 2008. Now they're the highest in the world](#) (October 2024).

2. Methodology

WACOSS has produced its Cost-of-Living Report annually since 2007. The first reports simply investigated the changes in basic living expenses such as housing, transport, fuel, food and other essentials in WA over the preceding year.

In 2009, we developed a model comparing the adequacy of income against the costs of living for a low-income family in Western Australia. In 2012, we revised and expanded our Cost-of-Living Report to model two families and a single unemployed person, representing different at-risk household types on low incomes. The 2017 report introduced two more model households - two age pensioner couples, one who owned a home and the other renting.

The 2024 Cost-of-Living Report uses the same methodology as our 2012 and subsequent reports.² It models the income and expenditure of five household types during the 2023/24 financial year in comparison to the two preceding financial years (2021/22 and 2022/23). Doing so allows us to analyse relative changes in living costs and understand their likely impacts on current and future levels of relative comfort, deprivation and need. WACOSS is confident that the conservative assumptions underpinning each model (clearly considered and referenced in Appendix 1 of the 2012 report) ensure the conclusions drawn reflect the real-life experiences of low-income households in WA.

As every household and family in WA is different it would be unrealistic to expect these models to be a precise reflection of all living costs or household expenditures. Instead, the WACOSS Cost-of-Living Reports provide a window into the pressures of changing living costs on the everyday lives of low-income households and can be used to guide policy and decision-making.

² The 2012 Cost of Living Report provides a more detailed account of the methodology. Expenditure assumptions for Age Pensioner (Home Owner) Household have been updated in 2024 to include home and contents insurance. Expenditure for 2023 and 2022 reports have been updated to reflect this additional expense.

2.1. Our model households

The key assumptions for our households' income and expenditure are described below.

	Single Parent Family	Two Parent Family	Unemployed Single	Age Pensioners
Household members	Single parent with two dependent children.	Two parents with two school aged children.	Single, unemployed female.	Couple, retired.
Age	34 years old, with two children aged 7 and 8.	Two adults aged 40 and 38 years, with two children aged 11 and 13.	44 years old.	Two adults aged 67 and 69 years.
Income source	Parent – works 25 hours a week for 39 weeks a year (average of 18.75 hours per week, per year) at minimum wage + casual loading. Eligible for government payments.	One works full-time (minimum wage + 33%); the other casual (16 hours per week at minimum wage with casual loading). Eligible for government payments.	JobSeeker Payment only.	Age Pension and supplements only.
Housing	Rents a unit (85% median unit rental).	Rents a house (85% median house rental).	Shares a house with two other adults (paying one third of 85% median house rental).	<i>Renters:</i> rent a unit (85% median unit rental). <i>Owners:</i> own a house with home and contents insurance.
Education	Both children attend a public primary school.	Both children attend a public primary school.	N/A	N/A
Transport	Owens a small car.	Own a small car and uses public transport for five roundtrips per week.	Public transport is only mode of transport (five roundtrips per week).	<i>Renters:</i> Public transport is only mode of transport (five roundtrips per week, half taken off peak). <i>Owners:</i> Own a small car.
Health	No private health insurance.	Has basic private health insurance.	No private health insurance.	Has basic private health insurance.

2.2. Determining household income

Income for all five model households across the **2023/24 financial year** has been estimated using:

- Services Australia Payment and Service Finder;³
- The Department of Social Services' *Guide to Social Security Law*;⁴
- Services Australia's *A Guide to Australian Government Payments*;⁵
- The Department of Energy, Mines, Industry Regulation and Safety's *Western Australian previous minimum wage rates 2018-2023*;⁶ and
- The Australian Taxation Office's online tax calculator.⁷

2.3. Determining household expenditure

Household expenditure in the 2024 Cost-of-Living Report has been calculated using publicly available sources that, wherever possible, reflect the average price and usage of products and services by Perth residents. Where such figures are not available, we have modelled costs based on the Australian Bureau of Statistics' (ABS) *2015/16 Household Expenditure Survey*⁸ with relevant CPI applied. Further detail on each of the essential costs in the household expenditure model is provided below:

- **Housing** — Expenditure is based on quarterly *Market Update* statistics of average house and unit rental prices advertised in the Perth metropolitan region published by the Real Estate Institute of Western Australia (REIWA).⁹ The models assume that our households have been able to acquire rental accommodation at 85 per cent of the median market rate.
- **Utilities** — Our households' consumption of electricity, gas and water are based on State Government estimates of average usage.¹⁰ Prices were obtained directly from the utility providers for Perth residential households.
- **Food and beverages** — Food and beverage costs are based on the second quintile figures published in the ABS *Household Expenditure Survey 2015/16* (with CPI applied) and vary by household size.

³ Services Australia [Online Estimators](#) (2024).

⁴ Department of Social Services [Guide to Social Security Law](#) (2024).

⁵ Services Australia, [A guide to Australian Government Payments 20 March 2024 to 30 June 2024](#).

⁶ Department of Energy, Mines, Industry Regulation and Safety, [Western Australia minimum wage rates 2018-2023](#) (2024).

⁷ Australian Tax Office [Income Tax Estimator](#) (2024).

⁸ ABS, Cat. 6530.0 - [Household Expenditure Survey, Australia: Summary of Results, 2015-16](#) (2017).

⁹ REIWA, [The WA Market](#) (2024).

¹⁰ Government of Western Australia, [Budget Paper No. 3, State Budget 2023/24](#) (2023). The average annual consumption of electricity was reduced from 4,758 kWh to 4,721 kWh in 2022/23 ([Budget Paper No. 3](#)) due to increased uptake in rooftop solar. Noting renters are less likely to have direct access to rooftop solar, the model households' electricity expenditure has been calculated according to the prior average of 4,758 kWh. This will be reviewed in 2024/25.

- **Transport** — Four of our households own and use a small inexpensive car, travelling 12,000 km per year. The costs are based on the RAC WA annual *Car Running Costs* guide,¹¹ which includes a small car loan. This is an appropriate assumption for a low-income household who would struggle to save for a car purchase. Previous reports used the Kia Picanto running costs as determined by RAC WA for modelling purposes. This year, the Kia Picanto running costs were not included in RAC WA's modelling. The car with the lowest running costs was used instead.
- **Other household and living costs** — Other essential household costs, such as education, communication, and household services have been calculated based on the ABS *Household Expenditure Survey 2015/16* with CPI applied.



¹¹ RAC WA, [Vehicle Running Costs Guide](#) (2024).

3. Household Data and Analysis

3.1. Single Parent Family

The Single Parent household includes a single parent and two primary school aged children. The parent works part-time, rents a unit, and owns a small car. The parent in this household works 25 hours per week for 39 weeks of the year (an average of 18.75 hours per week over 52 weeks) while their children attend school. Our calculations assume that they are unable to work during school holidays when they must care for the children. This kind of work pattern is difficult to maintain. As a result, single parents have one of the highest rates of movement in and out of part-time work.

Table 2 | Single Parent Family weekly income.

Income	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Wage (Gross)	\$459.38	\$485.44	\$511.31	5%	\$25.88
Parenting Payment (Single)	\$295.22	\$330.32	\$337.09	2%	\$6.77
Rent Assistance	\$84.23	\$89.33	\$105.56	18%	\$16.23
Other regular Government benefits	\$258.49	\$267.17	\$287.12	7%	\$19.95
Government supplements (one off payments, converted to weekly amount)	\$37.59	\$38.99	\$42.00	8%	\$3.01
Tax paid	\$49.08	\$80.07	\$87.91	10%	\$7.84
Total household income/week (Net)	\$1,085.83	\$1,131.18	\$1,195.18	6%	\$64.00

The total weekly income of the Single Parent household increased by 6 per cent (\$64.00 per week) over the last 12 months. This is due to an increase in all income sources. The increase observed in other regular government benefits reflects an increase to Family Tax Benefit A, which saw a weekly increase of \$15.40 or 8 per cent.

Casual employees - like the Single Parent - typically do not have sick or annual leave entitlements. This puts them in a precarious financial situation, especially when they need time off work due to illness, or during times when business may be slow. The income calculated in Table 2 does not account for any time away from work and, as such, is likely to be overinflated.

Table 3 | Single Parent Family weekly expenditure.

Expenditure	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Rent	\$352.75	\$402.69	\$480.25	19%	\$77.56
Food and beverage	\$231.93	\$248.73	\$256.53	3%	\$7.80
Utilities	\$37.64	\$30.61	\$31.67	3%	\$1.06
Transport	\$168.17	\$162.71	\$226.66	39%	\$63.95
Other - household and living costs	\$275.19	\$288.14	\$294.18	2%	\$6.04
Total household expenditure/week	\$1,065.68	\$1,132.88	\$1,289.29	14%	\$156.41

Weekly expenditure for the Single Parent Family has risen by \$156.41 per week (14 per cent). While costs have increased in every expenditure category, this jump is driven by a dramatic rise in rental costs. The Single Parent Family is paying \$77.56 (19 per cent) more on rent compared to 2022/23. **The increase in rental costs is more than the total weekly increase in the Single Parent Family's income.**

After housing costs, the largest dollar increase occurred in the transport (car) category. This climbed by \$63.95 per week (39 per cent), with growth mainly driven by increases in loan and insurance costs. Alarmingly, the Single Parent Family's car loan repayments have almost doubled since 2021/22. Every West Australian household was provided a \$400 electricity credit by the State Government in 2022/23 and 2023/24. These credits have kept the household's utility costs below 2021/22 levels.

Table 4 | Single Parent Family weekly difference.

	2021/22	2022/23	2023/24
Total weekly income	\$1,085.83	\$1,131.18	\$1,195.18
Total expenditure	\$1,065.68	\$1,132.88	\$1,289.29
Difference	\$20.15	-\$1.70	-\$94.12

The Single Parent Family's weekly expenditure on basic living costs exceeds their income by \$94.12. This means the Single Parent Family are unable to achieve a basic standard of living and will have to make difficult decisions each week on which costs to cut. Not only is the Single Parent Family unable to afford essentials, but there is also no capacity for the family to save, undertake training to improve their employment prospects, or respond to unexpected costs - for example, if the fridge or car breaks down.



3.2. Two Parent Family

The Two Parent Family consists of one parent working full-time, one in part-time casual employment and two school-age children. The parent working part-time earns the minimum wage casual rate, the parent working full-time earns minimum wage plus 33 per cent. They rent a house, own a small car and use public transport for five round trips a week.

Table 5 | Two Parent Family weekly income.

Income	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Combined wages (Gross)	\$1,429.67	\$1,504.89	\$1,584.59	5%	\$79.70
Rent Assistance	\$84.23	\$89.33	\$105.56	18%	\$16.23
Other regular Government benefits	\$154.83	\$154.59	\$174.66	13%	\$20.07
Government supplements (one off & temporary payments, converted to weekly figures)	\$37.59	\$38.99	\$8.26	-79%	-\$30.73
Tax paid	\$142.20	\$190.62	\$214.51	13%	\$23.89
Total household income/week (Net)	\$1,564.12	\$1,597.20	\$1,658.56	4%	\$61.37

The family saw increases in their combined wages, Rent Assistance, and other regular government benefits, such as increases to Family Tax Benefit A and Family Tax Benefit B.

Increases to the family's combined wages pushed them above the income threshold (\$80,000 per year) for the Family Tax Benefit A Supplement – a one-off payment made to eligible parties at the end of financial year. This is the first year the family did not receive this supplement. In 2022/23 this supplement provided the family with equivalent of \$31.36 per week. The loss of this supplement means that, despite other income increases, the total weekly income for the Two Parent Family only increased by 4 per cent from 2022/23 rates.

Table 6 | Two Parent Family weekly expenditure.

Expenditure	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Rent	\$398.44	\$450.50	\$525.94	17%	\$75.44
Food and beverage	\$334.29	\$358.38	\$369.56	3%	\$11.18

Utilities	\$59.15	\$53.36	\$55.18	3%	\$1.82
Transport	\$206.15	\$201.59	\$266.44	32%	\$64.85
Other - household and living costs	\$465.31	\$488.27	\$502.22	3%	\$13.94
Total household expenditure/week	\$1,463.33	\$1,552.11	\$1,719.33	11%	\$167.23

Over the past 12 months, the Two Parent Family's weekly expenditure has increased by 11 per cent or \$167.23 per week. This increase reflects a substantial rise in the model household's weekly rental costs, which increased by \$75.44 per week, and increases in its transport (car) costs, which increased by \$64.85 per week. Note, the Two Parent Family is not eligible for the vehicle registration concession.

While increases in food costs over 2023/24 were moderate, these increases are on the back of significant rises in food expenditure in 2021/22 and 2022/23. As such, food costs remain inflated. Like the other households, the Two Parent Family saw a small increase in utilities expenditure, but this was largely offset by the State Government \$400 electricity credit for residential electricity bills.

Table 7 | Two Parent Family weekly difference.

	2021/22	2022/23	2023/24
Total weekly income	\$1,564.12	\$1,597.20	\$1,658.56
Total expenditure	\$1,463.33	\$1,552.11	\$1,719.33
Difference	\$100.79	\$45.09	-\$60.77

For the first time, the Two Parent Family's weekly income fell short of their basic living costs. This family's essential expenditures totalled \$60.77 more than their income. The significant increases in both their rental and transport costs have outstripped the growth in the family's wages.

The Two Parent Family is no longer able to meet a basic standard of living, let alone maintain any standard previously held. Over 2023/24 the Two Parent Family was not able to save any money and likely used any savings previously accrued to cover their weekly shortfall. This would leave them without money in reserve to cover unexpected or non-essential expenditure. It should be noted that if either of the parents had lost their job or had their work hours reduced, their financial position would be even more precarious.

The dramatic deterioration of the family's financial position demands they cut back on essential costs or obtain financial credit, such as pay day loans and buy now pay later products. These loans, with high interest or significant late penalties, could put the Two Parent Family at significant risk of debt spiral.

3.3. Unemployed Single

The Unemployed Single's only income comes from government allowances and benefits. They are currently looking for work, live in shared accommodation, and rely on public transport to get to appointments (for example, with Centrelink, job interviews, medical), to visit friends or family, and to reach the supermarket or local library.

Table 8 | Unemployed Single weekly income.

Income	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
JobSeeker Payment	\$310.02	\$334.78	\$370.20	11%	\$35.42
Rent Assistance	\$47.73	\$50.62	\$59.85	18%	\$9.23
Energy Supplement	\$4.39	\$4.39	\$4.39	-	-
Total household income/week (Net)	\$362.14	\$389.79	\$434.44	11%	\$44.65

The weekly income of the Unemployed Single increased by 11 per cent or \$44.65 per week. This reflects one off increases to JobSeeker and Rent Assistance in September 2023, as well as increases arising from the usual indexation process.

Table 9 | Unemployed Single weekly expenditure.

Expenditure	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Rent (share)	\$132.81	\$150.17	\$175.31	17%	\$25.15
Food and beverage	\$102.36	\$109.65	\$113.02	3%	\$3.38
Utilities	\$17.73	\$15.75	\$16.31	4%	\$0.55
Transport	\$16.38	\$16.92	\$17.82	5%	\$0.90
Other - household and living costs	\$105.54	\$110.56	\$112.13	1%	\$1.57
Total household expenditure/week	\$374.82	\$403.05	\$434.59	8%	\$31.55

Over the past year, the Unemployed Single's weekly expenditure on basic living costs has increased by 8 per cent (or \$31.55 per week). Again, this is driven by an increase in rental costs. It should also be noted the housing calculations assume that the Unemployed Single can find shared accommodation where they pay one-third rent. In the current economic landscape, the Unemployed Single could not afford to live alone, with the 2023/24 weekly median price of a rental unit in Perth (\$565) exceeding their weekly income by \$130.55.

While the Unemployed Single's net position has improved from last year (Table 10), income support payments still fall short of covering basic living costs. This may present significant barriers to a person's ability to find work. The Unemployed Single's 2023/24 total weekly income (\$434.44) almost matches their 2020/21 weekly income (\$445.92), where the Coronavirus Supplement dramatically improved their financial circumstances. However, exorbitant increases in living costs mean that in 2023/24 the Unemployed Single is barely scraping by, while in 2020/21 they had \$98.52 to spare at the end of every week. This demonstrates just how significant increases in the cost of basics - particularly rent - has been, and the extensive pressure this is placing on household budgets.

Table 10 | Unemployed Single weekly difference.

	2021/22	2022/23	2023/24
Total weekly income	\$362.14	\$389.79	\$434.44
Total expenditure	\$374.82	\$403.05	\$434.59
Difference	-\$12.68	-\$13.25	-\$0.15

The Unemployed Single is teetering on the edge. The extremely moderate increase to JobSeeker and Rent Assistance in September 2023 was insufficient to cover basic costs. The Unemployed Single is at risk of significant financial hardship and remains unable to save any money, to pay for any unexpected medical expenses, to pay for training to increase their employment options, to spend on any non-essential items or to service debt. It is reasonable to assume that they would need to take on debt if any of these circumstances were to occur.

3.4. Age Pensioners

The model Age Pensioner households are composed of retired couples aged 67 and 69. Two housing scenarios are provided: one where the couple rents a unit and the other where the couple owns a house. The assumptions around their expenditure are conservative.

Age Pensioners (Renter)

As retirees, the couple's only income is from the Age Pension and supplements. The Age Pensioner (Renter) couple rents a unit at 85 per cent of the median unit rental cost, has basic private health insurance, and travels exclusively by public transport.

Table 11 | Age Pensioners (RENTER) weekly income.

Income	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Age Pension	\$679.00	\$707.42	\$754.28	7%	\$46.86
Rent Assistance	\$68.70	\$71.52	\$84.53	18%	\$13.01
Energy Supplement	\$10.60	\$10.60	\$10.60	0%	\$0
Pension Supplement	\$55.89	\$57.10	\$60.42	6%	\$3.32
Cost of Living Rebate	\$2.68	\$2.75	\$2.99	9%	\$0.24
Total household income/week (Net)	\$816.86	\$849.39	\$912.83	7%	\$63.43

The weekly income of the Age Pensioners (Renter) increased by 7 per cent or \$63.43 in 2023/24. The Age Pension is their largest source of income, followed by the Pension Supplement and Rent Assistance.

Table 12 | Age Pensioners (RENTER) weekly expenditure.

Expenditure	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Rent	\$352.75	\$402.69	\$480.25	19%	\$77.56
Food and beverage	\$204.72	\$219.30	\$226.05	3%	\$6.75
Utilities	\$41.79	\$35.52	\$36.86	4%	\$1.33
Transport	\$8.19	\$8.46	\$8.91	5%	\$0.45

Other - household and living costs	\$202.85	\$212.34	\$216.02	2%	\$3.68
Total household expenditure/week	\$810.30	\$878.31	\$968.08	10%	\$89.77

Increases in living costs for the Age Pensioners (Renter) has outpaced growth in their income, with living costs increasing by 10 per cent and income only growing by 7 per cent. The largest cost increase for the Age Pensioner (Renter) household is rent, which increased by \$77.56 per week or 19 per cent in 2023/24. In 2023/24, the Age Pensioner (Renter) household is dedicating a staggering 53 per cent of their income to rent.

The WA Seniors Transperth concession has effectively kept the cost of transport low for this household. Under this concession model, an age pensioner can travel on Transperth services for free from 9.00am to 3.30pm and 7.00pm to 6.00am on weekdays, as well as on all weekends, public holidays and during Seniors Week. In practice, this allows the Age Pensioners (Renter) to travel for free on half of their trips. For trips that are charged, the Two Zone Cap (introduced in January 2022) and Seniors Concession Rate ensure fares remain affordable.

Table 13 | Age Pensioners (RENTER) weekly difference.

	2021/22	2022/23	2023/24
Total weekly income	\$816.86	\$849.39	\$912.83
Total expenditure	\$810.30	\$878.31	\$968.08
Difference	\$6.56	-\$28.91	-\$55.25

The Age Pensioners (Renter) experienced further decline in their financial position. After falling behind for the first time last year, in 2023/24 the Age Pensioner (Renter) couple has dropped into further deficit. Their total weekly expenditure on basic items now exceeds their income by \$55.25. This means they will have to make some tough choices about which basic costs are most essential.

Age Pensioners (Homeowner)

As retirees, the couple's only income is from the Age Pension and supplements. The couple own their own home, have basic private health insurance, and own a small car.

Table 14 | Age Pensioner (HOMEOWNER) weekly income.

Income	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Age Pension	\$679.00	\$707.42	\$754.28	7%	\$46.86
Energy Supplement	\$10.60	\$10.60	\$10.60	0%	\$0
Pension Supplement	\$55.89	\$57.10	\$60.42	6%	\$3.32
Cost of Living Rebate	\$2.68	\$2.75	\$2.99	9%	\$0.24
Total household income/week (Net)	\$748.16	\$777.87	\$828.30	6%	\$50.43

The income of the Age Pensioner (Homeowner) household is lower than the Renters, as they are not receiving Rent Assistance. While the Renters pay 53 per cent of their income in rent, the Homeowners dedicate less than 10 per cent of their income to housing costs, including council rates, water charges, and house and contents insurance. The Age Pensioner (Homeowner) couple do not have a mortgage and so do not have any other ongoing costs associated with home ownership.

Table 15 | Age Pensioner (HOMEOWNER) weekly expenditure.

Expenditure	2021/22	2022/23	2023/24	% increase 2022/23 to 2023/24	\$ increase 2022/23 to 2023/24
Rates and Charges	\$40.00	\$44.59	\$48.71	9%	\$4.12
Food and beverage	\$204.72	\$219.30	\$226.05	3%	\$6.75
Utilities	\$41.79	\$35.52	\$36.86	4%	\$1.33
Transport	\$165.83	\$160.28	\$224.26	40%	\$63.98
Other - household and living costs	\$228.95	\$240.33	\$246.24	2%	\$5.92
Total household expenditure/week	\$681.30	\$700.02	\$782.11	12%	\$82.09

The Age Pensioner (Homeowner) household saw a 12 per cent, or \$82.09, increase in their weekly expenditure. Much of this increase can be accounted for by a significant rise in transport (car) costs, which rose by \$63.98 per week (40 per cent). Food remained a significant weekly expenditure.

Table 16 | Age pensioner (HOMEOWNER) weekly difference.

	2021/22	2022/23	2023/24
Total weekly income	\$748.16	\$777.87	\$828.30
Total expenditure	\$681.30	\$700.02	\$782.11
Difference	\$66.87	\$77.85	\$46.18

The Age Pensioner (Homeowner) couple were the only model household to have money left over each week. All other households dedicate massive portions of their income to rent each week – putting them in serious rental stress and unsustainable financial positions. This demonstrates the considerable detrimental impact that the substantial increases in rental costs have had on the financial security of those households in rental accommodation.



3.5. Financial Counselling Data

Financial counselling is a free and independent service to assist people experiencing financial difficulty. A qualified financial counsellor works through a person's weekly household income and expenditure and provides expert advice on how to tackle financial challenges. Anybody experiencing financial stress can access financial counselling - it is not limited to people on low incomes.

The Financial Wellbeing Collective has contributed data derived from 2,441 clients who accessed their financial counselling services between January and November 2024 (a subset of total clients supported during this period). This data depicts the real-life cost pressures faced by households across the Perth metropolitan region who are experiencing financial stress.

Financial counselling clients are facing increased costs and increased debt.

Data provided by the Financial Wellbeing Collective indicates that financial counselling clients across Perth are doing it tough and on average, their financial position is worse than last year. The average fortnightly deficit has increased from \$74.03 in 2023 to \$112 in 2024. Additionally, average fortnightly debt repayments have increased by 51 per cent from 2023 (Table 17).

Table 17 | Average financial position of FWC financial counselling clients per fortnight¹²

Income	Fortnightly Expenses					Fortnightly Deficit *
	Housing	Groceries	Utilities	Medical	Debt	
\$2,038	\$834	\$372	\$142	\$74	\$480	-\$112

* Note: 'Deficit' is the average amount that the expenditure of each financial client was above or below their income and so does not equal the expenditure columns subtracted from 'Household Income'.

For clients, average expenditure in every category has increased over the past 12 months. Notably, average fortnightly medical costs have increased by almost \$20. This may be due to the decline in availability of bulk-billing GPs.¹³

With such a significant fortnightly deficit, these clients require substantial support from financial counsellors and hardship programs, such as the Hardship Utility Grant Scheme. However, without increased income or a reduction in the price of essentials, it is likely many clients will be required to make tough decisions about which essentials they can go without or risk escalating debt.

¹² Calculations based on data supplied by the Financial Wellbeing Collective.

¹³ SBS, [Where you're most \(and least\) likely to find a bulk-billing GP](#) (January 2024).

An ability to afford the basics is critical to personal wellbeing.¹⁴ Financial counselling clients report declining wellbeing, including mental health, as they see no viable path to sustained financial security.

Waged families are increasingly seeking support.

Over 950, or 42 per cent, of the above subset of financial counselling clients derived their primary source of income from paid employment. Remaining clients derived their primary source of income from other government benefits (26 per cent), Jobseeker (16 per cent), the Disability Support Pension (10 per cent), or Other (6 per cent).

The high rate of waged households seeking support is also reflected in service data for the Emergency Relief and Food Access Service (ERFAS). This is a central access point for people needing support with life's essentials, including food, fuel, medication, rent and school supplies.¹⁵ From January to October 2022 ERFAS supported 603 clients who were employed. Over the same period in 2024, the service supported 1,171 employed clients. This is a 94 per cent increase in the number of employed clients within two years.¹⁶ While a range of factors can push somebody into financial hardship, including sudden illness or job loss, 87 per cent of clients accessing ERFAS in 2024 cited 'cost of living' as the reason for hardship. This is an increase from 74 per cent in 2023. Clearly, wages have been devalued in real terms by inflated essential costs, pushing many employed people into financial hardship, potentially for the first time. This is supported through the data findings of the [Financial Wellbeing in WA Snapshot 2024](#).

Housing costs are placing significant pressure on the household budgets of private renters.

Financial Wellbeing Collective data on the average private renter accessing financial counselling demonstrates the unaffordability and unsustainability of Perth's rental market. Client data shows that renters across Perth are struggling, whether they are in paid employment or receive income support payments. For instance, on average private renters are spending 44.28 per cent of their income on housing costs and have an average presenting debt of \$36,934, with fortnightly debt repayments of \$404.

The 2024 National Rental Affordability Index found that Greater Perth is now one of the most unaffordable capital cities in Australia, on par with Greater Sydney. Median rates have risen by almost 80 per cent since 2020, while incomes have increased by just 15.2 per cent.¹⁷ Despite paying more rent than ever, a report released by the WA Make Renting Fair Alliance found that three in five renters are living with mould and forced to cover the cost of home repairs

¹⁴ Deakin University and Australian Unity, [Australian Unity Wellbeing Index 2024 Summary Report](#) (2024).

¹⁵ Financial Wellbeing Collective, [Emergency Relief and Food Access Service](#).

¹⁶ In 2024, 1,262 people with a mortgage accessed ERFAS, compared to 840 in 2022. A growth of 50 per cent.

¹⁷ SGS Economics and Planning & National Shelter, [Rental Affordability Index 2024](#) (November 2024).

themselves.¹⁸ WA renters reported that their maintenance requests were ignored, or they were too scared to request repairs for fear of eviction.

The average renter accessing financial counselling is dedicating approximately 20 per cent of their fortnightly income towards debt repayments. The unavoidable high rental costs may have pushed the average renter to access credit to afford other essentials, such as transport or appliances. This level of debt is unsustainable and places households at risk of being stuck in an ever-growing debt trap.



¹⁸ Make Renting Fair WA, [Out With The Mould: Setting the standard for WA rental homes](#) (November 2024)

Shelter WA, [Media Release – Report uncovers severe impact of renting in WA without minimum standards](#) (November 2024).

4. The Cost of Living in Regional WA

Across WA, WACOSS has heard that many regional community members are struggling to make ends meet. Significant increases in housing costs and limited access to childcare mean families are making challenging decisions about their future in the regions. This has wide sweeping impacts on social and economic capital and leaves regional areas without the capacity to deliver essential supports. Limited access to services makes regional areas less appealing to new residents – and so a challenging cycle of decline begins. Limits in the availability of detailed regional household expenditure patterns mean there is insufficient detail to confidently extend the WACOSS household models to individual regions within WA. The data below reflects differences in costs of some essential items but does not reflect actual expenditure patterns.

Rent

Analysis of rental costs for the four renting model households based on *REIWA market data* is included in Table 18. Calculations for Table 18 align to assumptions in the WACOSS model, where rental costs are 85 per cent of the median, the Single Parent and Age Pensioner families both rent a unit, the Two Parent Family rents a house and the Unemployed Single pays 1/3 of the cost of a house. It should be noted that households may not be able to secure appropriate housing and so would be forced to compromise on dwelling size or affordability.

Table 18 | Weekly expenditure on rent for model households in regional WA.¹⁹

Region	Unit		House		1/3 House	
	<i>Single Parent & Age Pensioner</i>		<i>Two Parent Family</i>		<i>Unemployed Single</i>	
	\$	<i>Change from 2022/23</i>	\$	<i>Change from 2022/23</i>	\$	<i>Change from 2022/23</i>
Perth	\$480.25	↑\$77.56	\$525.94	↑\$75.44	\$175.31	↑\$25.14
Gascoyne	\$314.50	↓\$93.50 ²⁰	\$722.50	↑\$95.63	\$240.83	↑\$31.88
Goldfields-Esperance	\$408.00	↑\$29.75	\$488.75	↑\$51.00	\$162.92	↑\$17.00

¹⁹ Table Key: \$ - household rental expenditure per week | Change from 2022/23 – difference in dollars from 2022/23 weekly rental expenditure | **Bold** - regions where model households pay more in weekly rent than in Perth.

²⁰ These figures are based on median rental data published by REIWA. Median unit rent price for 2024 is significantly lower than previous years. As it is based on just one listing it may not be representative of what Gascoyne renters typically pay.

Great Southern	\$376.13	0	\$416.50	↑ \$51.00	\$138.83	↑ \$17.00
Kimberley	\$595.00	↑ \$95.63	\$805.38	↑ \$74.38	\$268.46	↑ \$24.79
Mid West	\$278.38	↑ \$14.88	\$386.75	↑ \$42.50	\$128.92	↑ \$14.17
Peel ²¹	N/A	N/A	\$552.50	↑ \$148.75	\$184.17	↑ \$49.58
Pilbara	\$552.50	↑ \$85.00	\$823.23	↑ \$85.00	\$274.41	↑ \$28.33
South West	\$391.00	↑ \$31.88	\$518.50	↑ \$61.63	\$172.83	↑ \$20.54
Wheatbelt	\$229.50	↓ \$12.75	\$361.25	↑ \$29.75	\$120.42	↑ \$9.92

While the Single Parent Family and Age Pensioners (Renter) experienced stable or decreasing median weekly rent in three regions – Gascoyne, Great Southern and the Wheatbelt – all other households experienced dramatic and consistent increases in rent over all regions in 2023/24. The Two Parent Family experienced the most significant increases, with rent increasing by \$50 or more per week in seven regions.

Particularly substantial increases occurred in the Kimberley and the Pilbara with increases seen on both houses and units. For example, in Pilbara, the Two Parent Family and Single Parent Family saw their rent increase by \$85.00 per week. Similar increases occurred in the Kimberley where the Single Parent Family and Age Pensioners (Renter) saw the rental price for a unit increase by \$95.63 per week, and the Two Parent Family saw a \$74.38 per week increase.

The most staggering rental increases are in Peel (excluding Mandurah) where the Two Parent Family is now paying an additional \$148.75 per week to rent their home, and the Unemployed Single is paying an additional \$49.58 per week in rent. This increase means an Unemployed Single in Peel now spends 42 per cent of their weekly income on rent. At these prices, rental properties in many regions are unaffordable.

²¹ excluding Mandurah, due to data available.

Food

Over 2023/24, regional WA experienced high food and beverage costs (Table 19). While prices in regions such as Peel, the Southwest, Gascoyne and the Great Southern were all relatively comparable to Perth, the cost of food and beverages in the Kimberley and Pilbara were significantly escalated. The Two Parent Family in the Kimberley pays over \$24 per week more on food than the same family in Perth.

Table 19 | Weekly expenditure on food and beverages for model households in regional WA.²²

Region	Single Parent	Two Parent Family	Unemployed Single	Aged Pensioner
Perth	\$239.18	\$334.86	\$95.67	\$191.35
Gascoyne	\$240.86	\$337.20	\$96.34	\$192.69
Goldfields-Esperance	\$239.18	\$335.86	\$95.96	\$191.92
Great Southern	\$239.66	\$335.53	\$95.86	\$191.73
Kimberley	\$256.64	\$359.30	\$102.66	\$205.31
Mid West	\$240.38	\$336.53	\$96.15	\$192.30
Peel	\$236.07	\$330.50	\$94.43	\$188.86
Pilbara	\$243.97	\$341.55	\$97.59	\$195.17
South West	\$232.96	\$326.15	\$93.19	\$186.37
Wheatbelt	\$244.44	\$342.22	\$97.78	\$195.56

Food is a critical resource; however, for families on low income food is often seen as a discretionary item – a place to cut spending when the budget gets tight. According to the 2024 Foodbank Hunger Report, based on a survey of WA residents, 70 per cent of people in metropolitan WA report they are net food secure and 30 per cent report net food insecurity.²³ Comparatively, in regional WA only 53 per cent of people report they are net food secure.²⁴ This means only 53 per cent of people in regional WA can access the food they need. Concerningly, the 2024 Foodbank Hunger Report indicates that the number of people in regional WA reporting net food insecurity is increasing (Table 20).

²² Table Key: **Bold** - regions where model households pay more in weekly food expenditure than in Perth.

²³ Foodbank Australia, [2024 Hunger Report](#) (2024).

²⁴ Foodbank Australia, [2024 Hunger Report](#) (2024).

Table 20 | Rates of food security in regional WA.²⁵

Year	Net Food Secure	Net Food Insecure
2024	53%	47%
2023	63%	37%
2022	70%	30%

Households experiencing food insecurity in regional areas often have less access to supports as providing emergency food relief into regional communities presents complex challenges, including food access, logistics, storage and distribution. Access to adequate emergency food relief is a significant issue in many regional areas, and is a challenge particularly pronounced in the Kimberley.²⁶

Transport

Transport use patterns in the regions differ significantly from Perth. Increased distances, poor walkability, and limited or no public transport means that access to a car is essential. Higher rates of car use significantly increases transport expenditure for regional households, who face increased travel distances and increased fuel costs. In June 2024 the average price of UPL was more expensive in all regions than in the Perth metropolitan area (Table 21). Based on these prices, and not accounting for differences in distance travelled, the Two Parent Family would pay over \$6 per week more for fuel in the Kimberley than in Perth.²⁷

Table 21 | Average price of UPL in June 2024 across regional WA.²⁸

Region	Perth	Gascoyne	Goldfields Esperance	Great Southern	Kimberley	Mid West	Peel	Pilbara	South West	Wheatbelt
Cents Per Litre	181.9	215.3	200.5	185.0	232.1	192.4	182.7	201.4	186.6	186.7

²⁵ Foodbank Australia, [2024 Hunger Report](#) (2024).

²⁶ WACOSS consultation findings – 2024 State Budget Submission.

²⁷ Assuming 300km per week of car travel, the two-parent household would pay \$21.83 per week for fuel in the Perth and \$27.85 per week for fuel in the Kimberley.

²⁸ Fuel Watch, [Monthly Average Fuel Prices](#) (2024).

5. Discussion

5.1. A falling standard of living

Since 2021, rising inflation has plunged Australia into a cost-of-living crisis. Over this period, the costs of basic goods and services have increased rapidly and outpaced increases to income support payments and wages.²⁹ This is what Alan Fels refers to as the “two faces” of the cost-of-living crisis - the prices people pay, and the incomes people receive.

For all but one of our model households, weekly expenditure increased by several percentage points more than their weekly income (Table 22). This difference was particularly significant for the Single Parent and Two Parent Families who rely on a combination of income support payments and waged work. Both households faced an expenditure increase at least seven percentage points above increases to their weekly income.

Table 22 | Percentage increases in household income and expenditure between 2022/23 and 2023/24.

	Single Parent Family	Two Parent Family	Unemployed Single	Age Pensioners (Renters)	Age Pensioners (Homeowners)
% increase income	6%	4%	11%	7%	6%
% increase expenditure	14%	11%	8%	10%	12%

While inflation is cooling, meaning prices are increasing slower than before, prices remain at record highs. They have not, and will not, drop to pre-crisis levels. Without relative income increases many people can no longer afford essential items and are seeing a decline in their real living standards.

The WACOSS and Financial Counsellors Association of WA 2024 Cost-of-Living Survey considered Perth residents' experience of increasing costs. In the survey, 73 per cent of respondents indicated concern about meeting their family's food costs and 51 per cent of respondents noted they had tried to cut back on food expenditure over the past year. Similarly, 71 per cent of respondents reported being concerned about meeting the cost of utilities, while 40 per cent of respondents noted trying to spend less on utilities.³⁰ Nearly half of participants reported being better off financially a year ago than now and do not expect their financial circumstances to improve. It is clear, the cost-of-living crisis has led to a standard of living crisis where more and more Western Australians are being left behind.

²⁹ Australia Institute [Wages are growing faster than inflation - but workers are \\$8,000 worse off than 3 years ago](#) (2024).

³⁰ Financial Counsellors Association of WA and WA Council of Social Service, [2024 Cost of Living Survey Report](#) (2024).

Yet another year where low-income households struggle to make ends meet.

Year on year, the WACOSS Cost-of-Living Reports have demonstrated that low-income earners in WA face consistent financial hardship. This year, significant increases in housing and transport costs have placed nearly all the model households under extreme financial pressure.

Median rent for both houses and units in the Perth region have increased considerably since 2016. As of November 2024, the median rental cost for a house in Perth was \$650 per week and \$615 per week for a unit. This represents an 8.4 per cent increase in median house rental prices and an 11.8 per cent increase in median unit rental prices from November 2023.

“My rent was 94% of my income. My rent rose to \$650 per week, I couldn't afford it so now we are homeless living in my car.”

- Financial Counselling Client, South East Metro, June 2024

Housing is by far the most significant weekly cost for all renting families in the model. Households are in ‘housing stress’ when their housing costs exceed 30 per cent of their income, and their earnings are in the bottom 40 per cent of equivalised disposable income. All renting model households are experiencing housing stress, with the Age Pensioners (Renter) facing severe housing stress - weekly rental costs consume over 50 per cent of their weekly income (Table 23).

Table 23 | Rental costs as percentage of weekly income for model households

	Single Parent	Two Parent	Unemployed single	Ages Pensioner – Renting	Aged Pensioner - Homeowner
Weekly rental cost	\$480.25	\$525.94	\$175.31	\$480.25	<i>Not applicable</i>
% of income	40.2%	31.7%	40.4%	52.6%	<i>Not applicable</i>

It should be re-iterated that community members on minimum wage or income support payments have been in precarious financial circumstances long before recent cost increases. For instance, WACOSS cost-of-living modelling shows the weekly income of the Unemployed Single has been insufficient to cover basic costs since the start of the report series in 2009, bar 2019/20 and 2020/21 when the Coronavirus supplement enabled this household to make ends meet. Similarly, the Age Pensioners (Renter) have never had more than \$80 per week to spare, with this household being in deficit for the past two years. Government systems of support have long been inadequate to ensure people on low income can meet a reasonable standard of living.

Increasing costs are putting waged families into a precarious financial position.

Rapid increases in living costs are also driving an increase in the number of waged households unable to make ends meet. For the first time in this report series, the Two Parent Family – whose income is comprised of one full-time income (WA minimum wage + 33 per cent), one part-time income (WA minimum wage casual) and income support payments - are now unable to cover their weekly expenditure.

This finding is supported by data from the Financial Wellbeing Collective, which shows a substantial increase in the number of waged families seeking emergency relief and financial support between 2022 and 2024. Again, exorbitant increases in housing costs – including increasing rates of mortgage stress – have made it impossible for many waged households to balance income and expenditure.

The growing cohort of waged families in financial hardship is driving increased demand for social and community supports. For example, Foodbank WA's School Breakfast Program saw year on year growth of 5 per cent between 2022 and 2024, which reflects substantially higher growth than previous years. Over the 2023/24 period, the Program also saw more interest than ever from schools in geographic areas traditionally considered as middle income, demonstrating the wide-reaching impacts of the current standard-of-living crisis. This is in sync with the Foodbank Hunger Report which points to 43 per cent of WA Foodbank card holders having a mortgage. It is critical to recognise the social service sector in WA has faced long term funding inadequacies and for many, when combined with increasing demand, it has become difficult to maintain current service levels and impossible to meet demand.

The brunt of cost increases is not equitability shared.

While the last three years have seen the purchasing power of most Australians reduce, price increases have had a differential impact. Those on the lowest incomes are hit the hardest.

The differential impact of increasing costs is influenced by a range of factors, including the pace of income growth. The Centre for Future Work's recent survey *Doing it Tough* found that the wages of low-income households are not keeping pace with increased costs; a story which isn't always true for higher income earners.³¹ Over half (53 per cent) of households with an income less than \$60 000 per year reported that their incomes had grown much slower than costs. Comparatively, only one-third (33 per cent) of households with an income over \$100 000 indicated their incomes had grown much slower than costs. In reality, this means for higher income earners, the "two faces" of the cost-of-living crisis are in balance and there is little to no change in how far their dollar goes. For low-income earners changes in income and cost are unbalanced, with cost increases outweighing wage increase.

³¹ Dr Lisa Heap, Centre for Future Work at the Australia Institute, [Doing it tough: How Australians are experiencing the cost-of-living crisis](#) (October 2024).

“With limited income of a disability pension and the cost of renting, it is not sometimes possible to make the money go around. The only way I have managed at times, is to feed the animals first and then if it’s possible to only afford 5 main meal a week, I eat cereal for dinner.”

-Financial Counselling Client, October 2023

Where higher income households may be able to buffer periods of high costs by changing their spending patterns – for example, purchasing cheaper brands, reducing discretionary spending or drawing on savings - low-income families do not have the flexibility in their weekly budget to absorb increases. Low-income households spend nearly all their income on non-discretionary items and already purchase the cheapest options. As the cost of essential items increases, an even greater proportion of a low wage is consumed. Eventually, for low-income earners, essential items absorb their entire income. A lack of savings means that any price increase for essentials cannot be covered, and a household has no option but to go without, or go into debt.



WHO PAYS THE PRICE? THE GENDERED³² IMPACT OF INCREASING COSTS

While increased cost of living impacts many West Australians, systematic factors relating to gender norms, pay structures, and care responsibilities mean that women disproportionately bear the brunt of cost increases.

THE GENDER PAY GAP

The gender pay gap refers to the average difference in women's and men's full-time earnings. The gender pay gap exacerbates the impact of increased cost of living on women for two key reasons. Firstly, women simply earn less than men. As of November 2024, The Workplace Gender Equality Agency reports that Australian women's average full-time earnings are 21.8 per cent less than their male counterparts.³³ This equates to women earning \$28,425 less per year, or \$545.16 less per week. Additionally, women are more likely to work in part-time or casual roles and are far more likely to be in the lowest quartile of earners.³⁴ Income disparities mean the cost of essential goods and services absorbs a higher proportion of women's income.

Secondly, a lifetime of lower earnings exposes women to long-term financial risks, including increased risk of debt, and provides less opportunity to accumulate savings that can be used as a safety net. A lifetime of lower paid work means that many women accumulate poverty rather than accumulate wealth.

CARING RESPONSIBILITIES

Caring responsibilities may be the most fundamental barrier to women's full economic participation, with the burden of this responsibility significantly impacting women's ability to engage in stable paid work – a protective factor against cost-of-living increases.

Caring for dependents not only takes women out of the workforce but directly impedes their ability to increase their earnings - caring responsibilities make it difficult to take on additional hours or secondary employment. Additionally, as cost-of-living pressures bite, and families work to reduce their spending, it can seem uneconomical to pay for childcare. Often in these circumstances, as a cost saving measure, women who are the secondary household earner give up hours of paid employment to take on an even greater proportion of the household's unpaid care responsibility. While for some households this strategy may provide immediate relief such decisions significantly impact women's long-term economic security.

³² In Australia, no current data sets report on employment patterns or the weekly average earnings of gender diverse community members. This means we are unable to specifically comment on how increasing cost impact gender diverse Australians. However, it is important to note that LGBTQIA+ cohorts experience high rates of workplace discrimination and sexual harassment. Increasing living costs may impact people's ability to absorb periods of unemployment while they look for safer work options.

³³ WGEA, [WGEA Gender Equality Scorecard 2023-24](#) (20 November 2024).

This gender pay gap included CEO, Head of Business and Casual Manager remuneration for the first time in 2023-24. Without this pay included, the total remuneration gender pay gap would have dropped by 0.6pp year on year. For more information on the WGEA Gender Pay Gap and the ABS Gender Pay Gap see [here](#).

³⁴ WGEA, [WGEA Gender Equality Scorecard 2023-24](#) (20 November 2024).

5.2. An unbalanced response to a standards of living crisis

Governments are expected to ensure community members can achieve, and maintain, a reasonable standard of living.³⁵ Since 2022, many Australians experiencing financial stress have looked to both Federal and State Governments for both immediate and long-term relief.

While both levels of Government have articulated the need for cost-of-living relief, actual responses have been limited. Recognition of need has, in reality, been overshadowed by Governments' and commentators' concern that financial supports would risk accelerating inflation. However, as this period of inflation is not driven by excess demand, public spending, or increasing wages³⁶ there remains opportunity for Governments to create bold social policy that supports those most in need while balancing economic pressures.

Over the 2023/24 period, the Federal Government increased the rate of a range of income support payments, including JobSeeker and Rent Assistance³⁷ and expanded eligibility for the Parenting Payment (Single)³⁸. While these changes are positive, these increases still did not make income support payments sufficient. For example, despite increases to JobSeeker and Rent Assistance, the model Unemployed Single remains in a precarious financial position. For other model households, increases to Rent Assistance were outpaced by increases in real rental costs.

While communities expect both State and Federal Governments to provide real cost-of-living relief, persistent inadequacy of Federal Government income support payments means State Government action to reduce essential costs for people on low incomes is imperative.

At the state level, over the past 12 months, the WA Government has announced over 35 'cost-of-living' measures. However, Western Australians are still struggling to afford the basics – raising questions around the extent to which Government response has been enough, appropriate and effective.

To further explore this, Table 24 (overleaf) considers 11 recent cost-of-living announcements and the extent to which they impact the WACOSS model households' weekly budgets. Analysis below shows that while some announcements appropriately targeted low-income households, and reduced pressure on the weekly budget, other announcements missed the mark.

³⁵ CPD [The 2023 Purpose of Government Pulse report](#) (2024).

³⁶ The Australia Institute, [Public spending keeps the economy going as the private sector is hit by rate rises](#) (4 September 2024).

The Australia Institute, [Profit Price Spiral, The Truth Behind Australia's Inflation](#) (24 February 2023).

³⁷ The base rates of JobSeeker Payment, Youth Allowance, Parenting Payment (Partnered), Austudy, ABSTUDY, Disability Support Pension (Youth), and Special Benefit increased by \$40 per fortnight and Commonwealth Rent Assistance maximum rates increased by 15 per cent from 20 September 2023.

DSS, [Budget 2023-24 JobSeeker, Student Payments and Commonwealth Rent Assistance](#).

³⁸ From 20 September 2023, changes were made to allow single parents and carers to be eligible to remain on Parenting Payment Single until their youngest qualifying child turns 14. While this doesn't directly impact the WACOSS model families, as the youngest qualifying child for the Single Parent Family is 8 years old, this change will positively impact the budgets of 57,000 carers. Australian Government Services Australia, [Budget 2023-24 Parenting Payment \(Single\) - improved support for single parents](#) (9 May 2023).

Table 24 | Analysis of key cost-of-living measures on model households.

Rent Relief for West Australians in need – announced 3 November 2023	
Description	WA Government announcement available here . The Rent Relief Program is an initiative where renters who are experiencing rental stress and facing eviction due to rental debt can access one-off financial support to pay rental arrears, and some cases future rent, to a cap of \$5,000. This program is administered by community service organisations, who can also offer social supports and will assist in negotiating with landlords for lease extensions.
Analysis	<p>Rental costs have increased dramatically in recent years, putting unsustainable financial pressure on WA renters. The Rent Relief Program provides a safety net for WA renters in dire financial circumstances and who are facing eviction due to rental arrears. Record low vacancy rates mean that renters facing eviction are at high risk of homelessness. It should be noted that many households - particularly families with children - work incredibly hard to stay out of rental arrears, even if it means skipping meals or not using utilities and transport.</p> <p>The renting model households have all experienced significant increases in rental costs over the past year and are experiencing rental stress. All renting households are now at risk of entering rental arrears. While this program does not provide the model households with day-to-day support managing increased rental costs, in the instance the households were to fall into rental arrears, this program would be extremely beneficial.</p>
Impact on model household budget	This initiative does not impact the model households' weekly budget, unless they were to face eviction due to rental arrears where it would have significant impact. The Rent Relief Program is an example of support well targeted to people severely impacted by low income and high rental costs.

A summer of fee free public transport – announced 15 December 2023

Description	WA Government announcement available here . The Cook Government invested \$10.4 million in a Summer of Free Public Transport, where from 24 December 2023 and until 28 January 2024 free public transport was available to all Smart Rider users in metropolitan Perth and regional WA. Note, it has been announced this initiative will be repeated for the 2024/25 summer.
Analysis	<p>It is likely this initiative impacted the weekly budget of all model families. Over the program period, this initiative removed all transport costs for the Unemployed Single. Resultantly, for the duration of the program, the Unemployed Single would have been able to meet weekly expenditure and have \$17.67 per week in surplus income.</p> <p>While the Two Parent Family and Age Pensioners remained in deficit, this initiative saw them reduce their weekly expenditure by \$39.78 and \$8.91 per week respectively. As such, over the program period, the Two Parent Family saw their weekly deficit reduce to \$20.99 per week, and the Age Pensioners (Renter) saw their deficit reduced to \$46.34 per week.</p> <p>There is a significant chance this initiative encouraged model households to preference public transport over car use, and as such may have had further impact on the household budget for car owning families – including the Single Parent Family, Two Parent Family and Age Pensioners (Homeowners).</p>
Impact on model household budget	This initiative has a moderate, but short lived, impact on the model households' weekly budget.

Student Assistance Payments – announced 15 April 2024

<p>Description</p>	<p>WA Government announcement available here. Western Australian families with school-age children were provided with financial support through a one-off cost-of-living relief payments. Families could receive \$250 for each secondary student and \$150 for primary and kindergarten students to help with extra costs associated with school. Claims for the payment initially had to be made through the Services WA app by 28 June 2024. The application system was later altered to include paper-based claims through schools, however there were varying degrees of support from schools to assist parents to make a claim.</p> <p>On 1 July 2024, the Cook Government increased the School Clothing Allowance from \$115 to \$300 for 2024 and 2025. This is on top of the existing \$235 Education Program Allowance and boosts the Secondary Assistance Scheme to \$535 a year for eligible students. To be eligible for the Secondary Assistance Scheme parents must hold an eligible concession card with the student's name listed on the card, have a child enrolled in years 7 – 12 studying full time, and not be a foster parent. The Clothing Allowance portion of the Scheme is paid directly to parents. More information is available here.</p>
<p>Analysis</p>	<p>Both households with children – the Single Parent Family and Two Parent Family – benefit from the Student Assistance Payments. The Single Parent Family has two primary school students (aged 7 and 8 years old) and as such would be eligible to claim \$300 per year, which equates to \$5.75 per week. After receiving the student assistance payment, the Single Parent Family is in a weekly deficit of \$88.37.</p> <p>The Two Parent Family has one child in primary school (11 years old) and one child in secondary school (13 years old). This household is eligible to claim \$400 per year, which equates to \$7.67 per week. After receiving the student assistance payment, the Two Parent Family is in weekly deficit of \$53.10.</p> <p>It should be noted that many families struggled to use the Services WA app to claim the payments, were not supported to complete a paper-based claim, or were not aware they could claim the payment. Additionally, there were several instances where the parent without primary care of the child claimed the payment – seeing the primary carer miss out on financial support. This is a significant risk for the Single Parent Family.</p> <p>While the increase to the School Clothing Allowance provides reasonable support to reduce the burden of uniform costs for eligible low-income families, none of the model families were eligible to receive the payment, as the Single Parent's children are still in primary school and the Two Parent Family does not have an eligible concession card.</p>
<p>Impact on model household budget</p>	<p>This initiative has a mild impact on some of the model households' weekly budget.</p>

Household Electricity Credits – announced 23 June 2024

<p>Description</p>	<p>WA Government announcement available here. The Cook Labor Government's 2024-25 State Budget included \$492 million to deliver a \$400 electricity credit to all households in WA. This was a continuation of credits applied over the 2023/24 period.</p> <p>The 2024/25 electricity credit was applied alongside a \$300 credit provided by the Federal Government. Combined, households were eligible for a \$700 electricity credit. The first instalment of the payment (\$350) was applied to the July-August 2024 billing cycle, with the second instalment applied in the December 2024 – January 2025 billing cycle.</p>
<p>Analysis</p>	<p>The WA Government credit equates to \$7.67 per week, and the Federal Government credit to \$5.75 per week. The household electricity credits impacted the weekly budgets of all model households but did not lift all households from weekly deficit. Note the WA Government rebate for 2023/24 (\$400) has already been calculated into all model family weekly income and expenditure statements presented in this report.</p> <p>After application of the Federal Government credit the Single Parent Family, Two Parent Family or Age Pensioners (Renter) all remained in weekly deficits, with a net weekly position of -\$88.37, -\$55.02, and -\$49.50 respectively.</p> <p>The Unemployed Single, who pays 1/3 of electricity costs for their household and as such would receive 1/3 of the Federal Government benefit, would have saved \$1.92 per week. This credit improved the Unemployed Single's overall position – allowing them to meet weekly expenses, with a weekly income surplus of \$1.77. Similarly, the electricity credits improved the net position of the Age Pensioners (Homeowners), providing them an additional \$5.75 per week. After the application of the electricity credit the Age Pensioners (Homeowners) has a weekly income surplus of \$51.93.</p>
<p>Impact on model household budget</p>	<p>This initiative had a moderate impact on all model households' budget.</p>

WA Seniors Cost of Living Rebate – announced 30 June 2024

Description	<p>WA Government announcement available here. The Cook Government's Cost-of-Living Rebate scheme provides more than 307,000 Western Australian Seniors a direct cost of living rebate. The Cost-of-Living Rebate is paid annually to WA Seniors Card members. For the 2024/25 financial year singles will receive a payment of \$107.12 and couples will receive \$160.68. Note, while this was promoted as a cost-of-living initiative, this is not a new program with the rebate launching in 2009.</p>
Analysis	<p>This rebate is only available to the two Age Pensioner model households. Each household, both coupled, will receive a \$160.68 rebate per year – which equates to \$3.08 per week. This is a slight increase on 2023/24 rates, which saw both couples receive \$156 per year, or \$2.99 per week.</p> <p>Note, the rebate for 2023/24 has already been calculated into the Aged Pensioner (Renter) and Age Pensioner (Homeowner) weekly income and expenditure statements. With this rebate the Aged Pensioner (Homeowner) has a weekly surplus of \$46.18 and the Age Pensioner (Renter) is in a \$55.25 deficit. Increase to the rebate for the 2024/25 period does not change the weekly net position of these households.</p>
Impact on model household budget	<p>This initiative has a mild impact on some of the model households' weekly budget.</p>

KidSport Vouchers boost – announced 7 July 2024

Description	WA Government announcement available here . This announcement saw an increase in support for Western Australian families to cover the cost of children's sport – with families able to apply for up to \$500 in KidSport vouchers per eligible child until June 2025. KidSport enables eligible children to participate in community sport by delivering financial assistance towards club fees, playing equipment and uniforms.
Analysis	<p>Both model households with children – the Single Parent Family and Two Parent Family – benefit from the KidSport Payments and are eligible to claim \$500 per child, or \$1000 total for each family. This equates to \$19.18 per week.</p> <p>Model household budgets include a small amount of recreation expenditure. This category includes sporting costs, book or magazine purchase, digital media, etc. If the model households were dedicating some of their recreation budget towards the children's sporting activities, this initiative could reduce the Single Parent Family and Two Parent Family's weekly deficits to \$74.94 and \$41.59 respectively. Otherwise, while not impacting the weekly budget, these vouchers would enable the model households' children to participate in sports activities they would otherwise be unable to afford.</p>
Impact on model household budget	This initiative may have moderate impact on the weekly budgets of the model households with children.

Pet sterilisation funding – announced 15 September 2024

Description	WA Government announcement available here . This initiative provides a 75 per cent discount on the sterilisation of dogs and cats in Western Australia. It is expected the funding will result in the sterilisation of up to 1,200 dogs and 500 cats. The 75 per cent discount on sterilisation costs will be available at participating vet clinics for WA Seniors Card, Pensioner Concession Card and Health Care Card holders.
Analysis	<p>While this announcement is targeted to some low-income families, none of the model households' expenditure assumptions include a pet.</p> <p>Pets can be important family members and critical for emotional wellbeing. While this initiative recognises the need to alleviate the financial pressure of pet ownership for some low-income families, it does not address week-to-week pet costs, primarily food.</p>
Impact on model household budget	This initiative has no impact on the model households' weekly budget.

Discounted fuel for Seniors – announced 17 September 2024

Description	WA Government announcement available here . Under a partnership between the Western Australian Government and United Petroleum, WA Seniors Card holders save four cents a litre off the price of fuel at United service stations. Seniors can register for this initiative online for the United app or plastic United fuel discount card.
Analysis	The media announcement estimates this initiative will save participating seniors \$70 per year, or \$1.34 per week. The only model household eligible for this discount is the Age Pensioner (Homeowner) couple who, after this discount, would have \$47.52 per week left over after essential costs were covered.
Impact on model household budget	This initiative has a mild impact on one of the model households' weekly budgets.

Discounted tickets for Perth Royal Show – announced 21 September 2024

Description	WA Government announcement available here . The Cook Government subsidised tickets for the Perth Royal Show, offering free admission for children aged 15 and under, and half priced tickets for adults and concession holders. This reduces the ticket price for an adult to \$22 and the concession ticket price to \$12.50. Concession tickets are available to Commonwealth Pensioner Concession, Commonwealth Seniors Health Care Card, Veterans and Student Card holders. Free tickets for children were obtainable by purchasing a paid ticket.
Analysis	<p>Access to local cultural events is a key driver of community connectedness. Despite the discounted tickets, the Aged Pensioners (Homeowner) are the only model household able to afford tickets to the Perth Royal Show. The purchase of two concession tickets would cost the couple a total of \$25, leaving them with \$21.18 to cover the cost of all other discretionary items for the week.</p> <p>While all model household budgets include a small amount of recreation expenditure it is likely that, in reality, model households may reduce their recreation expenditure to meet other essential costs. Attending the Perth Royal Show would have cost the Single Parent Family and Two Parent Family a minimum of \$22 and \$44 respectively. These model households would have had to go further into debt or significantly reduce spending in categories such as food or utilities to be able to take their children to the show. Similarly, the Unemployed Single would pay \$22 to attend, as Health Care Cards were not accepted for concession tickets. This is significantly more than their weekly recreation budget.</p>
Impact on model household budget	This initiative does not relieve pressure on the model households' weekly budget.

New payment options for WA traffic infringements – announced 7 October 2024

Description	<p>WA Government announcement available here. A range of online payment options and infringement services were made available on the DoT website and DoTDirect. The new payment options and services include:</p> <ul style="list-style-type: none"> • direct debit payment instalment plans; • payment extensions; • identifying the driver of the vehicle; and • electing to have the matter heard by a court. <p>The new DoTDirect infringement services make it easier to submit the identity of the person behind the wheel at the time of an alleged traffic offence. The community can also log into DoTDirect to view traffic infringement images or request a review or a court hearing.</p>
Analysis	<p>This initiative enables households to spread the cost of infringements over multiple weekly budgets, making it easier for people to manage and repay infringements. As the only model household with weekly surplus, this change may support the Aged Pensioners (Homeowner) if they were to receive an infringement. However, as all other model households are in weekly deficit, they are unlikely to be able to cover the cost of any traffic infringement - even if costs were spread over multiple weeks – without taking out a loan or using payday services. Despite the positive nature of these changes, this initiative does reduce the pressure of increased costs on the model household budgets.</p>
Impact on model household budget	<p>This initiative does not impact the model households' weekly budgets.</p>

Increase to debt threshold in Water Corp Start Over Program – 1 November 2024

Description	WA Government announcement available here . This announcement saw more Western Australians experiencing financial hardship eligible for assistance with their water bills under changes to Water Corporation's Start Over program. Water Corporation customers with debt of more than \$2,000 will have access to the program, down from the previous threshold of \$5,000. The two-year Start Over program, pauses overdue debts while incentivising people to make regular, ongoing payments to cover current and future bills. After 12 months, the total value of payments made will be matched by Water Corporation and applied as a credit towards the previous outstanding debt. Outstanding debt is waived after two years of making regular payments on current bills, helping customers in genuine hardship get back on their feet sooner.
Analysis	This announcement appropriately recognises the need for earlier support to prevent debt spiral and broader impacts of debt and water insecurity on household health. It is limited however to owner-occupiers and thus unavailable to all model households except the Age Pensioners (Homeowner) who are not in financial deficit. While recognising that homeowners with a mortgage across WA are experiencing increased levels of financial hardship and this program provides significant support for those in considerable water debt, for the model households in this report, it has little impact.
Impact on model household budget	This initiative does not impact the model households' weekly budgets.

Some cost-of-living announcements have provided valuable support, but many have missed the mark.

While some of the cost-of-living measures announced by the WA Government may meaningfully relieve pressure on the model household budgets, many of the announcements are not relevant to low-income cohorts or are insufficient to address the dramatic increase in essential costs. This is particularly true for households in weekly budget deficit. Analysis indicates that many of the cost-of-living measures announced best support people who may be financially tight but are making ends meet – such as the Age Pensioners (Homeowner).

Many announcements were also available to all WA residents – regardless of their financial situation. In practice, this has created a misalignment between community need and available supports, with financially secure households receiving support they do not need while low-income families struggle to make ends meet. For example, the summer of fee free public transport was available to all Smart Rider users. This initiative had reasonable impact on the budgets of low-income Western Australians. When combined with all applicable initiatives above, the model Two Parent Family and Unemployed Single ended each week with a small surplus during the summer. However, this was short lived – once the summer of free public transport was over, they returned to a weekly deficit. It would have been more appropriate, and impactful,

for this policy to be specifically targeted to households on low income and run for a longer period.

Several of the initiatives were also not accessible to low-income households, with strict eligibility criteria, limited availability, and complex application processes. For example, many initiatives targeted to concession card holders excluded Health Care Card holders, and/or low-income earners who do not qualify for the Health Care Card. Issues of process and availability were exemplified by the [VacSwim](#) initiative. While this is a good initiative that supports families to keep their kids safe and provide a school holiday activity, a huge rush on tickets meant that many families missed out. The process for claiming VacSwim places was through an online portal, which also increased the chance that low-income families who are digitally excluded missed out.

To be effective, cost-of-living measures needed to target the cost of essential goods and services.

Many of the cost-of-living measures announced by the government skirt around the issue of affording life's basics. Instead, they focused on providing one-off sugar hits – such as trips to the zoo, and reduced cost show tickets. To really make a difference for families on the lowest income, particularly those in a weekly deficit, cost-of-living relief measures need to directly address the “two faces” of the standard of living crisis by either increasing income available or reducing unavoidable household costs – including rent, transport, utilities, and food.

The Government has made good progress on reducing the cost of public transport and electricity, and demonstrated they have the mechanisms available to do this. To ensure no one falls further behind, these efforts need to continue in the longer term with an increased focus on targeting initiatives in a way that ensures relief goes to those who really need it.

One-off donations to emergency food relief services have been a good step towards supporting families experiencing acute food shortages. However, as the cohort requiring these supports continues to grow it will be important to see ongoing investment in these services and a significant effort to reduce food prices at the checkout – including through the development of regulation and subsidies. The expansion of school breakfast and lunch programs to all WA schools would also considerably alleviate pressure on families' weekly budgets.

Rent is the biggest budgetary burden for many WA renters. High rental prices and low vacancy rates across the market mean renters must dedicate substantial portions of their income to rent, or risk homelessness. The WA Government had made progress on addressing the housing crisis through substantial investment in social and affordable housing builds, the WA Rent Relief Program and changes to the *Residential Tenancies Act*. Growing the pool of social and affordable housing will significantly and positively impact renters and people experiencing homelessness. These builds however will take time. Temporary rent stabilisation measures would provide immediate protection to renters from continued unfair and unaffordable rent increases. Additionally, further reform of the *Residential Tenancies Act*, particularly abolishing no reason evictions, is needed to provide housing security to renters and address the current imbalance of power between renters and landlords.

6. Recommendations

Low-income earners, primarily those who receive income support payments or minimum wage, have long struggled to achieve adequate living standards. The wide-reaching impact of the current standard-of-living crisis has demonstrated what those on low incomes have known for a long time - our systems are insufficient to keep people out of financial hardship.

While there is no silver bullet, and any action must balance economic and social considerations, we know one-off investments can only go so far. Instead, we must change our approach and invest in long-term solutions that ensure universal access to a standard of living in line with community expectations. This will require focused implementation of a range of initiatives, including:

Recommendation: Increase the rate of Jobseeker, Youth Allowance and associated payments so that recipients can cover the costs of basics

The State Government has a key role in advocating for fairer and more effective Federal economic and social policy settings.



Recommendation: Develop a Cost-of-Living Package that offers financial support to people unable to cover the cost of basics, such as housing, utilities, food, transport and car registration

Analysis above demonstrates that more needs to be done to directly reduce the cost of essential items for low-income families. In the short-term, financial support should be targeted to West Australians on the lowest incomes.

Recommendation: Increase investment in the Hardship Utility Grant Scheme (HUGS) to support scheme expansion, including increasing grant limits and allowing grants to cover all outstanding debt

Currently, HUGS financial support is limited to 85 per cent of outstanding utility debt and capped at an amount much lower than the average debt for applicants. Expanding the program would enable people in utility hardship to get out of debt and access energy and water.



Recommendation: Expand HUGS eligibility to social housing tenants for water

HUGS for water is limited to homeowners and excludes tenants who pay water usage bills. Our household analysis above demonstrates the severe financial hardship renters on low incomes are facing. Make this support fairer and more appropriately targeted by first extending eligibility to social housing tenants and then exploring how eligibility can be extended to private renters.



Recommendation: Abolish no reason evictions

Tenants can be evicted without any reason or cause at any point during a period of tenancy, and at the end of any fixed term tenancy. No reason eviction is a persistent threat, stopping tenants from advocating for their basic rights. WA needs a more equitable rental framework which can be created by implementing a prescribed list of reasonable grounds for eviction.

Recommendation: Introduce rent stabilisation measures that temporarily limit rent increases

While reform has limited the frequency of rent increases to once per year, the amount by which rent can increase is not limited. Capping rent increases to, for example, All Groups CPI would make a demonstrable change to rental cost growth, maintain the value of landlords' investment and give WA renters security in their home's affordability into the future.



Recommendation: Expand breakfast and lunch programs to all WA schools, with schools in regional, remote and low socio-economic areas prioritised

Thirty-four per cent of WA households are experiencing food insecurity, with 1 in 5 Western Australians facing days of no food at all. The situation is worse in rural, regional and remote WA. Expanding school breakfast and lunch programs would alleviate pressure on household budgets and set children up to learn and grow.



Recommendation: Extend car registration concessions to those on low incomes, including all Centrelink Health Care Card holders

Our analysis demonstrates that families across WA are struggling to cover the costs of running a car. Without a car, many families are unable to easily buy food, drop their kids at school, or go to work. WA's current scheme provides some cohorts substantial discounts on driver's licence, vehicle registration, and WA Photo Cards. Eligibility to this scheme is currently limited, and not available to most people living on low income.



Recommendation: Extend transport concessions and discounts to all Centrelink Health Care Card holders and extend free public transport to tertiary and TAFE students

Our analysis of the model Age Pensioner Households demonstrate how effective the Transperth Senior Concession is. This concession should be extended to all Centrelink Health Care Card holders. Additionally, free student public transport should be extended to tertiary and TAFE students.



Recommendation: Review the Patient Assisted Travel Scheme to better meet user needs and improve program effectiveness

The Patient Assisted Travel Scheme (PATS) was established to help regional residents with health travel costs. However, the level of support offered has not kept pace with rising costs. Concerns have been raised with the design of the scheme and its administration, which does not allow patients to attend regional hubs for treatment or cover the full cost of travel. In its current form the scheme is burdensome, inefficient and not meeting user need.

WACOSS' [Make WA Fair](#) campaign sets out further action needed to achieve our vision for WA, where helping people and communities is above politics, where people get the help they truly need, where everybody has access to a safe, secure and healthy home, where children are given the best start to life, where people can access services when and where they need them, and where no one is left behind.

